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		First Named Inventor	
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ENCLOSURES (check all that apply)			
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Firm or Individual Name	Mirut P. Dalal, Esq. McAndrews Held & Malloy, Ltd.		
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CUSTOMER No. 23,446



1. (Amended) A mobile terminal comprising:
a non-volatile memory for storing information for one or more [credit card] accounts [information];
a control panel [keypad] for providing inputs;
an output for providing the [credit card] account information after the [keypad] control panel provides a certain input.
2. (Original) The mobile terminal of claim 1, wherein the output comprises a transceiver.